T. Kaczynski
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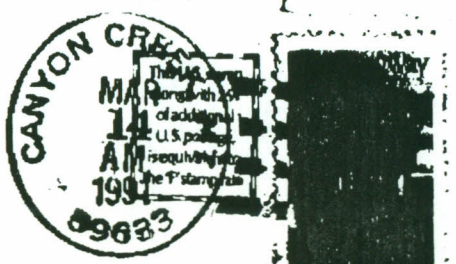

1-141

Wanda Kaczynski
463 N Ridge Ave.
Lombard IL 60148

March 13, 1991

Dear Ma—

I apologize for having been so dilatory about answering your latest (Jan. 23) communication on financial matters.

You still have not made clear just what the status of the proposed certificate of deposit is supposed to be. You imply, but you do not explicitly state, that if I needed the money for medical reasons you would cash in the certificate and give me the money for those purposes.

Question 1. Are you making a firm and irrevocable promise that if I needed the $7,000 for medical purposes, you would give it to me?

Question 2. Does "medical purposes" include expenses for travel, food and lodging connected with doctor appointments? (These last might be a very important part of the expense. For example, if I have to go to Missoula, a round trip ticket costs around $25. Because of the way the bus schedules work, I'd probably have to stay overnight, so there's another $25 for a night in a motel. It costs a lot more to eat in town than at home, so a trip to a doctor in Missoula would cost me over $50 in addition to the doctor's fee. All the cardiologists around here seem to be in Missoula.)

You say that "if [the certificate] still exists sometime in the future, and she has not need it for her own needs, you, T.J. may have the C.D. as a gift." This statement is almost meaningless without some explanation of what "sometime in the future" is supposed to mean. For example, April, 1991 is a time in the future. So does that mean I

might cost, whether it would be feasible, whether Dave and his wife would be interested in such a deal, etc. I merely put the idea forward to illustrate the kind of thing that would best suit me.

Actually I would be taking somewhat of a risk by settling for $1600 per year, since there's been some talk about subdividing this land around here into lots, and if this becomes a residential area there might be some kind of zoning laws that would require me to put in flush toilets, build a new house, etc., and I couldn't conceivably afford that on $1600 a year. But I'd be willing to gamble on it anyway.

The advantage of getting an annuity, rather than selling my rights to the inheritance for a lump sum, would be this: If I got a lump sum, then, even with income-averaging, I'd probably lose a lot of the money in income taxes, whereas, with a small annuity, I might have to pay little or nothing in income tax. (Remember there's a Montana State income tax as well as the federal tax.)

Anyhow, let me know what you think of this approach, whether you have any alternative ideas, etc.

Thanks again for your offer of help with medical expenses and/or insurance.

If and when you go to Freda's, convey to her my wishes for a favorable outcome with Tyler's leg — i.e., I hope it grows.

No, don't send me any stamps — I'm all fixed with those.

As answer to your question I was [illegible]

1. My old letters
2. My old Harvard and High School year-books (if you don't want them).
3. The book by John D. Hunter, "Manners and Customs of the Indians ... etc." (But first you should verify that Dave doesn't want this book. It's his property, since I gave it to him as a gift 20-odd years ago.)
4. Any music books or sheet music that you are willing to give me, if there are any left.
5. The reprints of my mathematical papers, if you want to get rid of them.
6. Dad's old down coat, which you offered me in an earlier letter.

If you have any books that you're planning to get rid of, you might want to send me the titles of any you think I might be interested in.

I'll let you know when to send the stuff. Probably in May, when the weather is better. Thanks very much.

— Ted